I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to the Commissioner of Patents and Trademarks, Washington, D.C. 20231 on the date indicated below.

PATENT

Paper No.

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Peter K. Trzyna (Reg. No. 32,691

IN THE UNITED STATES PATENT AND TRADEMARK Technology Center 2100

Inventor

Anthony F. Herbst and Wayne F. Perg

Serial No.

09/197,908

Filed

Date: November 29, 2000

November 23, 1998

For

DIGITAL COMPUTER SYSTEM AND METHODS FOR MANAGING AN AUCTION MARKET FOR

PREFERRED-RETURN SECURITIES

Group Art Unit

2761

Examiner

Retta Yehdega

Honorable Commissioner of Patents and Trademarks Washington, D.C. 20231

TRANSMITTAL LETTER

SIR:

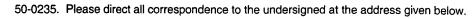
Please enter the following enclosed documents in the above-identified patent application.

- 1. Response; and
- Financial Instruments Disclosure: FASB's Statement 107 Is 2. Amended by Statement 119;
- Financial Accounting Standards Board: Fair Value Last Updated: October 24, 2000;
- U.S. Patent and Trademark Office Patent Full Text and Image Database Search Results for "Financial Instrument"; and
- 5. Securities and Exchange Commission: 17 CFR Parts 210, 228, 229, 239, 240, and 249.

The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No.

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Respectfully submitted,

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